10/73<u>3,700</u> PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: William R Watt et al.

Examiner: James A Vezeris

Serial No.:

10/733,700

Group Art Unit: 4172

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Title:

AUCTION WITH INTEREST RATE BIDDING

AMENDMENT AND RESPONSE UNDER 37 CFR § 1.111

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

This responds to the Office Action mailed on <u>December 6, 2007</u>. Please amend the above-identified patent application as follows.